

Changes to the Instructor Guide (Rev 1)

1. Add Intro Slides: PFM Title Slide, Class Administration Slide, Saving Slide and Course Overview Slide
2. Lesson 1: Page 1, re-title slide 1-1 "Lesson 1 Title Slide"
3. Lesson 1: Page 1, re-title slide 1-5 "Advantages of DDS"
4. Lesson 1: Page 1, re-title slide 1-7 "One DDS Deposit only"
5. Lesson 1: Page 1, re-title slide 1-8 "Types of Military Pay and Allowances"
6. Lesson 1: Page 1, add to slide 1-9 title "(July 01, 2001)"
7. Lesson 1: Page 1, delete slide 1-12
8. Lesson 1: Page 1, re-number slides 1-13 thru 1-44 to 1-12 thru 1-42, delete slide 1-35
9. Lesson 1: Page 1, re-title slide 1-13 "Types of BAH"
10. Lesson 1: Page 1, add to slide 1-15 "(FSSA)"
11. Lesson 1: Page 5, paragraph II.A.1, change 55% to 63%, and move "CLICK FOR BULLET" up.
12. Lesson 1: Page 5, delete paragraph IIA.2, re-number subparagraph 3 to 2
13. Lesson 1: Page 6, re-number paragraph 5 to 3, and move ahead of paragraph 4.
14. Lesson 1: Page 6, change paragraph 3 to read "About one out of every five had fallen behind on Credit Card payments."
15. Lesson 1: Page 8, re-title "SHOW SLIDE 1-5 ADVANTAGES OF DDS"
16. Lesson 1: Page 9, re-title "SHOW SLIDE 1-7 ONE DDS DEPOSIT ONLY"
17. Lesson 1: Page 9, re-title "SHOW SLIDE 1-9 ENLISTED BASE PAY RATES (July 01, 2001)"
18. Lesson 1: Page 10, delete "SHOW SLIDE 1-12 INCENTIVE PAYS"
19. Lesson 1: Page 10, move paragraph B.2 ahead of B.1, and re-number.
20. Lesson 1: Pages 11 - 22, re-number slides 1-13 thru 1-44 to 1-12 thru 1-42, delete slide 1-35
21. Lesson 1: Page 11, re-title slide 1-13 to "SHOW SLIDE 1-13 TYPES OF BAH"
22. Lesson 1: Page 12, re-title slide 1-15 to "SHOW SLIDE 1-15 FAMILY SUBSISTENCE SUPPLEMENTAL ALLOWANCE (FSSA)"
23. Lesson 1: Page 13, re-title slide 1-18 to "SHOW SLIDE 1-18 TRAVEL AND MOVING ALLOWANCES"
24. Lesson 2: Page 1, Enabling Objectives, paragraph 2.3, change "calculate" to "identify"
25. Lesson 2: Page 1, slide 2-3, delete "overview"
26. Lesson 2: Page 1, slide 2-15, change to "Entitlement Total"
27. Lesson 2: Page 1, slide 2-17, change to "Deduction Total"
28. Lesson 2: Page 1, slide 2-19, change to "Allotment Total"
29. Lesson 2: Page 1, slide 2-20, delete Summary
30. Lesson 2: Page 1, change slide 2-32 to read "Carried Forward"
31. Lesson 2: Page 2, change slide 2-43 to read "FITW year to date"
32. Lesson 2: Page 2, change slide 2-44 to read "FICA Information"
33. Lesson 2: Page 2, change slide 2-45 to read "FICA Wages this Period"
34. Lesson 2: Page 2, change slide 2-46 to read "Social Security Wages and Withholding YTD"
35. Lesson 2: Page 2, change slide 2-47 to read "Medicare Wages and Withholding YTD"
36. Lesson 2: Page 2, change slide 2-48 to read "State Taxes"

37. Lesson 2: Page 2, change slide 2-49 to read "State of Domicile"
38. Lesson 2: Page 2, change slide 2-50 to read "Soldiers and Sailors Relief Act"
39. Lesson 2: Page 2, change slide 2-51 to read "Miscellaneous Information"
40. Lesson 2: Page 2, change slide 2-52 to read "BAQ Type and Dependents"
41. Lesson 2: Page 2, add slide 2-53 VHA Zip
42. Lesson 2: Page 2, add slide 2-54 JFTR Codes
43. Lesson 2: Page 2, add slide 2-55 TPC Block
44. Lesson 2: Page 2, add slide 2-56 Remarks
45. Lesson 2: Page 2, add slide 2-57 Problems
46. Lesson 2: page 2, add slide 2-58 Questions
47. Lesson 2: Page 2, add slide 2-59 Summary
48. Lesson 2: Page 2, add slide 2-60 Effects of Compound Interest
49. Lesson 2: Page 5, change slide 2-15 to "ENTITLEMENT TOTAL"
50. Lesson 2: Page 6, change slide 2-17 to "DEDUCTION TOTAL"
51. Lesson 2: Page 6, change slide 2-19 to "ALLOTMENT TOTAL"
52. Lesson 2: Page 8, paragraph D, change "BAL" to "FWD"
53. Lesson 2: Page 8, change slide 2-32 to "CARRIED FORWARD"
54. Lesson 3: Page 1, change slide 3-20 to "Posting at Insecure Mailbox"
55. Lesson 3: Page 2, re-number slides 3-34 thru 3-69 to 3-35 thru 3-70
56. Lesson 3: Page 2, add new slide 3-34 "Account Balancing Exercise Step 3"
57. Lesson 3: Page 2, change slide 3-65 to "Shopping for a Bank"
58. Lesson 3: Page 2, slide 3-38, change "and" to "/"
59. Lesson 3: Page 6, paragraph 1, add "Second set of numbers are the accounting numbers.
Last set of numbers are the check number"
60. Lesson 3: Page 12, change slide 3-20 to "POSTING AT INSECURE MAILBOX"
61. Lesson 3: Page 19, change slide 3-31 to "PROBLEM RESOLUTIONS"
62. Lesson 3: Page 20, add "SHOW SLIDE 3-34 ACCOUNT BALANCING EXERCISE
STEP 3"
63. Lesson 3: Page 21, change slide 3-34 to 3-35
64. Lesson 3: Page 21, change slide 3-35 to 3-36
65. Lesson 3: Page 22, change slide 3-36 to 3-37
66. Lesson 3: Page 23, change slide 3-37 to 3-38
67. Lesson 3: Page 23, change paragraph 1X title to "NON-SUFFICIENT FUNDS (NSF)
CHECKS"
68. Lesson 3: Page 23, change slide 3-38 to 3-39
69. Lesson 3: Page 23, change slide 3-39 to 3-40
70. Lesson 3: Page 23, change slide 3-40 to 3-41
71. Lesson 3: Page 24, change slide 3-41 to 3-42
72. Lesson 3: Page 25, paragraph C, move subparagraph 3 to 1, and re-number
73. Lesson 3: Page 25, add to paragraph C.5 "if available"
74. Lesson 3: Page 25, change slide 3-42 to 3-43
75. Lesson 3: Page 25, change slide 3-43 to 3-44
76. Lesson 3: Page 26, change slide 3-44 to 3-45
77. Lesson 3: Page 26, change slide 3-45 to 3-46
78. Lesson 3: Page 26, change slide 3-46 to 3-47
79. Lesson 3: Page 27, change slide 3-47 to 3-48

80. Lesson 3: Page 28, change slide 3-48 to 3-49
81. Lesson 3: Page 28, change slide 3-49 to 3-50
82. Lesson 3: Page 30, change slide 3-50 to 3-51
83. Lesson 3: Page 32, change slide 3-51 to 3-52
84. Lesson 3: Page 35, change slide 3-52 to 3-53
85. Lesson 3: Page 35, change slide 3-53 to 3-54
86. Lesson 3: Page 36, change slide 3-54 to 3-55
87. Lesson 3: Page 37, change slide 3-55 to 3-56
88. Lesson 3: Page 38, change slide 3-56 to 3-57
89. Lesson 3: Page 38, change slide 3-57 to 3-58
90. Lesson 3: Page 39, change slide 3-58 to 3-59
91. Lesson 3: Page 39, change slide 3-59 to 3-60
92. Lesson 3: Page 40, change slide 3-60 to 3-61
93. Lesson 3: Page 41, change slide 3-61 to 3-62
94. Lesson 3: Page 41, change slide 3-62 to 3-63
95. Lesson 3: Page 41, change slide 3-63 to 3-64
96. Lesson 3: Page 44, change slide 3-64 to 3-65
97. Lesson 3: Page 45, change slide 3-65 to 3-66
98. Lesson 3: Page 46, change slide 3-66 to 3-67
99. Lesson 3: Page 46, change slide 3-67 to 3-68
100. Lesson 3: Page 47, change slide 3-68 to 3-69
101. Lesson 3: Page 47, change slide 3-69 to 3-70
102. Lesson 4: Page 1, change slide 4-1 to "Lesson 4 title Slide"
103. Lesson 4: Page 4, paragraph F, change to read "For example, if you charge \$500 at 24% interest, and make only the 2% minimum monthly payment, it will take you 30 years, to pay off this charge, and you will have paid \$3,610 in interest, over and above, the \$500, for your purchase."
104. Lesson 5: Page 1, Enabling Objectives, add 5.1.1 and 5.1.2:
 - 5.1.1 Identify consumer rights and responsibilities
 - 5.1.2 Explain the basic purpose of consumer protection laws
105. Lesson 5: Page 1, change paragraph 5-13 to "Tips on Internet Shopping"
106. Lesson 5: Page 7, change slide 5-7 to read "SHOW SLIDE 5-7 TITLE LOANS"
107. Lesson 6: Page 1, slide 6-6, change "Financial" to "Spending"
108. Lesson 6: Page 1, slide 6-8, change "Current Budget" to "Expenses"
109. Lesson 6: Page 1, re-number slide 6-21 to 6-19
110. Lesson 6: Page 1, re-number slide 6-22 to 6-20
111. Lesson 6: Page 1, re-number slide 6-19 to 6-21
112. Lesson 6: Page 1, re-number slide 6-20 to 6-22
113. Lesson 6: Page 2, slide 6-2, add "GAME" to title, between "A" and "PLAN"
114. Lesson 6: Page 5, paragraph II, change "FINANCIAL" to "SPENDING"
115. Lesson 6: Page 5, paragraph II.B, change "Current Budget" to "Expenses"
116. Lesson 6: Page 5, slide 6-6, change "FINANCIAL" to "SPENDING"
117. Lesson 6: Page 5, slide 6-8, change "CURRENT BUDGET" to "EXPENSES"
118. Lesson 6: Pages 10 and 11, switch places
119. Lesson 6: Pages 10 and 11, change slide 6-19 to 6-21, 6-20 to 6-22, 6-21 to 6-19 and 6-22 to 6-20, keep slide 6-23 on last page (page 11)

120. Lesson 7: page 1, add paragraphs 7.1.1 – 7.1.3 and 7.2.1 – 7.2.2 as follow:
 - 7.1.1 Explain the elements involved with buying a car
 - 7.1.2 Define the three steps in car buying: doing your homework, making the purchase, and deciding on the trade in.
 - 7.1.3 Explain the benefits of dividing the purchase into three separate transactions: the price of the new car, the financing details and the trade in.
 - 7.2.1 Explain where to go to determine the price of a new or used automobile.
 - 7.2.2 Explain the process of calculating the price of a new or used automobile.
121. Lesson 7: Page 1, change slide 7-1 to “Lesson 7 Title Slide”
122. Lesson 7: Page 1, change slide 7-11 to “Automobile Insurance Costs”
123. Lesson 7: Page 2, change slide 7-39 to “Used Car Prices (Retail)”
124. Lesson 7: Page 9, change slide 7-11 to “AUTOMOBILE INSURANCE COSTS”
125. Lesson 7: Page 20, paragraph F.1, change “Bargain” to “Barter”
126. Lesson 8: Page 1, change slide 8-1 to “Lesson 8 Title Slide”
127. Lesson 8: Page 18, slide 8-30, change “DEATH” to “SURVIVOR”
128. Lesson 9: Page 1, change Enabling Objectives as follows:
 - 9.1 Describe advantages and disadvantages of different types of savings/investment instruments (passbook savings, certificates of deposit, dollar cost averaging, tangible assets, IRAs, mutual funds, bonds and TSP)
 - 9.1.1 Identify the advantages of each type of savings/investment instrument
 - 9.1.2 Identify the disadvantages of each type of savings/investment instrument
 - 9.1.3 Identify the tax impact of each type of savings/investment instrument
 - 9.2 Describe the TSP Program
 - 9.2.1 Describe each TSP fund
 - 9.2.2 Define how each fund works
 - 9.2.3 Explain where to go to sign up for TSP
 - 9.3 Describe how time and interest work to the benefit of the small investor
 - 9.3.1 Identify software that will show long term affects of monthly deposits on savings
 - 9.4 Explain 3 techniques of savings and investing
 - 9.5 Identify 4 methods to reduce discretionary spending and provide more money for savings
 - 9.6 Describe the difference between savings and investing and what tools are used to accomplish each one
 - 9.7 Explain the benefits of having an IRA
 - 9.7.1 Identify the different types of IRAs
 - 9.7.2 Explain how to start an IRA
 - 9.7.3 Explain how an IRA may enhance your financial future
 - 9.8 Identify various financial resources and their availability for assistance or self-study (Must include the Navy/Marine Corps Relief Society and the Navy Mutual Aid Society)
129. Lesson 9: Page 1, slide 9-1, change to “Lesson 9 Title Slide”
130. Lesson 10: Page 1, slide 10-1, change to “Lesson 10 Title Slide”
131. Lesson 11: Page 1, slide 11-1, change to “Lesson 11 Title Slide”
132. Lesson 11: Page 7, paragraph 3, delete last sentence

133. Lesson 11: Page 8, add new paragraph 5, to read “Mail service on deployment is frequently delayed and may be unreliable.”
134. Lesson 11: Page 8, paragraph 5, add “CLICK FOR BULLET”
135. Lesson 12: Page 1, add to Enabling Objectives:
12.1.4 Define how Navy Core Values support good money management.
136. Lesson 12: Page 1, slide 12-1, change to “Lesson 12 Title Slide”
137. Lesson 12: Page 1, delete slides 12-24 and 12-25
138. Lesson 12: Page 3, slide 12-2, change to “SHOW SLIDE 12-2 NAVY CORE VALUES”
139. Lesson 12: Page 9, slide 12-13, change to “SHOW SLIDE 12-13 CREDIT CONTRACTS”
140. Lesson 12: Page 17, paragraph F, add to end of third sentence, “some provisions may apply.”
141. Lesson 12: Page 19, delete slides 12-24 and 12-25
142. Lesson 12: Page 19, change paragraph VI to “COURSE SUMMARY / TEST”
143. Lesson 12: Page 19, add “SHOW SUMMARY SLIDES”